

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

RAWL D. HARRIS  
JANET L. HARRIS  
Debtor(s)

Case No. 18-23521CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2018.
- 2) The plan was confirmed on 10/22/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/29/2019, 10/01/2021, 12/09/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/30/2023.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,455.00.
- 10) Amount of unsecured claims discharged without full payment: \$34,582.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$78,348.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$78,348.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$8,941.03
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,719.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$12,660.63**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AR RESOURCES INC	Unsecured	317.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	46.28	46.28	4.72	0.00
ASPEN DENTAL	Unsecured	1,560.00	NA	NA	0.00	0.00
BIORN CORPORATION	Unsecured	1,188.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE(*)	Unsecured	8,526.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	466.00	466.17	466.17	47.53	0.00
HEALTHCARE FINANCIAL	Unsecured	30.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	392.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	86,104.00	87,302.67	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	0.00	3,532.65	3,532.65	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	89,753.50	0.00	39,604.29	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	20,378.54	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	710.00	1,127.40	1,127.40	114.95	0.00
ONE MAIN FINANCIAL SERVICES INC	Unsecured	9,242.00	9,342.82	9,342.82	952.59	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	1.40	1.40	0.14	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	30.47	30.47	30.47	0.00
PENN CREDIT CORP	Unsecured	345.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	14,121.00	14,056.85	14,056.85	14,056.85	1,925.62
SPRINGLEAF FINANCIAL SERVICES II	Unsecured	11,700.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	162.45	162.45	16.56	0.00
WASHINGTON HOSPITAL	Unsecured	514.00	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	4,949.00	5,046.76	3,638.74	3,638.74	354.24
WILMINGTON SAVINGS FUND SOCIE'	Secured	0.00	0.00	1,408.02	1,408.02	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$8,579.41	\$48,183.70	\$354.24
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,056.85	\$14,056.85	\$1,925.62
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,636.26</b>	<b>\$62,240.55</b>	<b>\$2,279.86</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$30.47	\$30.47	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$30.47</b>	<b>\$30.47</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,146.52</b>	<b>\$1,136.49</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$12,660.63</u>
Disbursements to Creditors	<u>\$65,687.37</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$78,348.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2024

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.